

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen Rae Fretz
 Debtor

Case No. 16-12969-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: 309IPage 1 of 2
Total Noticed: 16

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db +Kathleen Rae Fretz, 315 Sunnyhill Drive, Souderton, PA 18964-1158
 13722412 +Borough Of Souderton, PA, Taxes: County & Borough, Tax Office, Borough Building,
 31 W Summit Street, Souderton, PA 18964-1612
 13716927 +Penn Liberty Bank, c/o Craig H. Fox, Esquire, Fox and Fox Attorneys at Law, P.C.,
 425 Swede Street, One Montgomery Plaza, Suite 706, Norristown, PA 19401-4852
 13722414 #+Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210, Wayne, PA 19087-2558
 13722408 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 13722410 Pennsylvania Department Of Revenue, Bureau Of Individual Taxes, PO Box 280432,
 Harrisburg, PA 17128-0432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: andrew.schwartz@psinet.com Nov 18 2016 02:06:17 ANDREW N. SCHWARTZ,
 Law Office of Andrew N. Schwartz, 1900 Spruce Street, Philadelphia, PA 19103
 tr +E-mail/Text: notice@ph13trustee.com Nov 18 2016 02:07:57 WILLIAM C. MILLER,
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
 smg E-mail/Text: bankruptcy@phila.gov Nov 18 2016 02:07:28 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 18 2016 02:06:46
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 18 2016 02:07:16 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 18 2016 02:07:02 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13722407 EDI: DISCOVER.COM Nov 18 2016 01:48:00 Discover Card, PO Box 30943,
 Salt Lake City, UT 84130
 13722409 +E-mail/Text: bankruptcy@erieinsurance.com Nov 18 2016 02:08:02 Erie Insurance,
 100 Erie Insurance Place, Erie, PA 16530-9000
 13722411 EDI: IRS.COM Nov 18 2016 01:48:00 Department of the Treasury, Internal Revenue Service,
 Philadelphia, PA 19255-0025
 13722413 E-mail/Text: camanagement@mtb.com Nov 18 2016 02:06:28 M&T Bank, PO Box 1288,
 Buffalo, NY 14240-1288

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13722420* +Borough Of Souderton, PA, Taxes: County & Borough, Tax Office, Borough Building,
 31 W Summit Street, Souderton, PA 18964-1612
 13722415* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Card, PO Box 30943, Salt Lake City, UT 84130)
 13722417* +Erie Insurance, 100 Erie Insurance Place, Erie, PA 16530-9000
 13722419* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Department of the Treasury, Internal Revenue Service,
 Philadelphia, PA 19255-0025)
 13722421* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
 (address filed with court: M&T Bank, PO Box 1288, Buffalo, NY 14240-1288)
 13722422* +Penn Liberty Bank, 724 West Lancaster Avenue, Suite 210, Wayne, PA 19087-2558
 13722416* Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 13722418* Pennsylvania Department Of Revenue, Bureau Of Individual Taxes, PO Box 280432,
 Harrisburg, PA 17128-0432

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0313-2

User: dlv
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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

ANDREW N. SCHWARTZ on behalf of Debtor Kathleen Rae Fretz andrew.schwartz@psinet.com
CRAIG H. FOX on behalf of Creditor Penn Liberty Bank bankruptcy@foxandfoxlaw.com,
cfox@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Kathleen Rae Fretz		Social Security number or ITIN xxx-xx-1530
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania		EIN -----
Case number:	16-12969-amc		Date case filed in chapter 7 4/27/16
			Date case converted to chapter 13 10/19/16

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen Rae Fretz	
2. All other names used in the last 8 years		
3. Address	315 Sunnyhill Drive Souderton, PA 18964	
4. Debtor's attorney Name and address	ANDREW N. SCHWARTZ Law Office of Andrew N. Schwartz 1900 Spruce Street Philadelphia, PA 19103	Contact phone (215) 735-4100 Email: andrew.schwartz@psinet.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --</u> <u>8:30 A.M. to 5:00 P.M Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 11/17/16

For more information, see page 2

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>		
<p>December 21, 2016 at 9:00 AM</p>		
<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p>		
<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
<p>Deadline for all creditors to file a proof of claim (except governmental units):</p>		
<p>Deadline for governmental units to file a proof of claim:</p>		
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p>Deadline to object to exemptions:</p>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p>9. Filing of plan</p>		
<p>The debtor has filed a plan. This plan proposes payment to the trustee of 200.00 per month for 36 months. The hearing on confirmation will be held on: 1/17/17 at 10:00 AM, Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107</p>		
<p>10. Creditors with a foreign address</p>		
<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>		
<p>11. Filing a chapter 13 bankruptcy case</p>		
<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>		
<p>12. Exempt property</p>		
<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>		
<p>13. Discharge of debts</p>		
<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>		